

NDASFAA Update

Greetings!

December was quite a month, and now the new Millennium and Y2K are here. In addition, Donna Hartman-Turner has left financial aid for another job. She was to be the year 2000 NDASFAA President, so we start the Millennium by introducing the new NDASFAA board members, since the board make up will be slightly different than what we had planned.

Executive Board 2000

Bruce Helgerud - *President*
 Ryan Graalum - *President Elect*
 Ann Thorson - *Past President*
 Katie Nettell - *Secretary*
 Ruth Gress - *Treasurer*
 Donna Johnson - *Associate Member at Large*

NDASFAA Committee Co-Chairs 2000

Electronic Initiative

Char Feist and Lynn Haverlock

Cultural Diversity

Robert Parisien and Mary Reed

Professional Development

Dale Gehring and Pat Miller

Awareness

Linda Albery and Peggy Kuck

Government Relations

Julie Kubisiak and Charlene Schuchard

Awards/Publicity

Holly Schirado and Betty Kuss Schumacher

NDASFAA 2000 Conference

Angela Wynn and Jeff Jacobs

In addition, there is the *Ad Hoc RNASFAA 2002 Conference Committee* co-chaired by Holly Schirado and Ann Thorson. We are still working on the make up of the *Nominations Committee* due to the adjustments, so currently the Chairperson is Ann Thorson.

The NDASFAA Annual Conference will be held April 12-13, 2000 at the Holiday Inn in Bismarck, ND. Any suggestions for the program or any help for the committee work should be directed to Jeff Jacobs at jjacobs@umary.edu

or Angie Wynn at awynn@state.nd.us, the committee co-chairs. It looks like the Federal Update will take place in conjunction with the Annual Conference.

Hope the Decentralized Training is starting to pay off for everyone and for all of you who got to the Department of Education's Electronic Access Workshops. I hope that we can all share knowledge you have acquired. Remember "Power Up for 2000" so we can all get off to a great start, figure out how to address all the new problems, and deliver outstanding service to all those students and parents out there.

Hope all the Christmas turkey and pie has been digested and you are all recovered from the Happy New Year. *WELCOME to the NEW MILLENNIUM!!*

Bruce Helgerud, President - NDASFAA

SLND-Guarantor Questions & Answers

Q. *If a student has signed a Master Promissory Note (MPN) at a four-year institution and then transfers to a two-year non-serial MPN school the next year, will the student have to sign a new MPN?*

A. Yes. Every award year, the students must sign a new MPN when attending a non-serial MPN school. SLND-Guarantor is programmed to generate a new MPN applicable to a new academic year for a student attending a non-serial MPN school. Should the student transfer from a two-year non-serial MPN school to a school that is allowed to use the serial loan process, then the student is not required to sign a new promissory note.

Prairie Publications

ATTN: Program Development
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 Available online at www.banknd.com/slnd

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By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. *All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.*

Student Loan Ombudsman Notification for Borrowers

Included in the November 1, 1999 Federal Register is a final rule requiring a review with the student borrower on the availability of the Student Loan Ombudsman. To help school's fulfill this requirement, SLND-Guarantor has updated the last page the student borrower reads in it's Online Exit Loan Counseling to include the following paragraph:

If you have an unresolved issue about your federal student loan, please contact the holder of the loan. For a listing of loan holders, please refer to the Department of Education web site www.sfahelp.ed.gov. If the issue goes unresolved, please contact the Student Loan Ombudsman at 1-877-557-2575 for assistance.

In addition, lenders and guarantors are required to notify the borrower of the Ombudsman's office at some point during the collection of the loan.

*Holly Schirado, New Loans Supervisor
SLND-Guarantor*

"Paying for College" Video Scheduled for Airing

This year Student Loans of North Dakota, along with Prairie Public Television, has taken a new condensed approach to the *Paying for College* video. The 2000 version, edited to a 30-minute program, will help students and parents understand the financial aid process.

North Dakota and Minnesota financial aid experts discuss the Free Application for Federal Student Aid (FAFSA), highlight essential areas of the FAFSA and provide helpful hints to make the process more manageable. Also covered are pertinent topics concerning financial aid and scholarship options which are available to college-bound students.

We are confident that the 30-minute time-frame is more effectively and efficiently focused on issues of concern to families and students. Encourage potential students and their families to watch *Paying for College* on Prairie Public Television on the following dates:

Thursday, January 13, 2000	7:30 p.m.	
Saturday, January 15, 2000	5:30 p.m.	
Sunday, February 6, 2000	10:30 p.m.	
Monday, February 7, 2000	5:30 p.m.	(NDASFAA Financial Aid Call-In Night)

Paying for College will again be distributed by SLND to high school counselors and major public libraries in North and South Dakota. Look for your copy sometime in early February.

Our sincere appreciation to all those who have assisted in this worthwhile project, in particular the North Dakota Army National Guard for duplicating the video.

For more information on the *Paying For College* program, contact:

Student Loans of North Dakota
1-800-472-2166 ext. 85619 or 85653
or
College Information Service
1-800-554-2717

Did You Know? PSA's

The following Public Service Announcements will be used in January. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota, and are "designed to meet your student loan needs." If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call Beth or JoAnn in Program Development at 1-800-472-2166 ext. 85653 or 85619.

Did you know Financial Aid Information Sessions are offered January through February for students and their parents at many high schools throughout North Dakota? These workshops explain the types of aid available, instructions on completing the application form, deadlines, and much more. For more information, contact your high school counselor or call College Information Service at 1-800-554-2717.

Did you know when applying for federal financial aid for college, students and their parents should complete income tax returns as soon *after January 1st* as possible? Tax information is needed when filling out the Free Application for Federal Student Aid (or FAFSA). The FAFSA data must be processed and available to the school by April 15th to meet the priority deadline. Contact the college of your choice for other important deadlines.

Did you know that the first step to apply for any federal student aid is to complete the Free Application for Federal Student Aid? This form must be completed to determine a student's eligibility for a Pell Grant, SEOG, Work-Study, and federal student loans. For assistance in completing this form, attend a financial aid night in your area or contact College Information Service at 1-800-554-2717.

Did you know if you are currently making student loan payments to more than one loan servicer, you may be able to consolidate the loans? Consolidating a loan could result in smaller monthly payments, a longer period of time to make payments, and only one payment each month. For more information about consolidation possibilities, call Student Loans of North Dakota at 1-800-472-2166, extension 85660.

SLND Employee of the Month

Trudi Hogue has been chosen as Employee of the Month for January. Trudi was employed by SLND as a temporary Clerk I for the New Loans area in 1988 and 1991. She came back to work for SLND in 1993, again as a temporary Clerk I, for the same area. In 1994, Trudi was promoted to the permanent position of Applications Processor. Since then, Trudi has been promoted to Disbursement Processor, Cancellation/Revision Specialist, and in May 1999 to her current position as Account Tech II for SLND-Loan Servicing in the Processing area.

Trudi is always dependable, friendly and willing to help her co-workers, even staying after regular work hours to help with customers when necessary. Whether at her workstation or during committee meetings, her co-workers can count on her.

Trudi adds her personal touch to special events throughout SLND/BND with organizational skills and a great big warm smile!

Congratulations!

Who's Coming and Going at SLND?

Sylvia Brockman, Clerk I for SLND-Guarantor New Loans has been promoted to Clerk III Disbursement Processor for this area. She replaces **Barb Hoover** who has retired after 18 years of dedicated service.

Lisa Andres, Collection Officer I for SLND-Loan Servicing has left her position to pursue other interests.

Upcoming 2000 Events

February 6-8

ND Counselors Association (NDCA) Conference
Radisson Inn - Bismarck, ND

April 12-13

NDASFAA Annual Conference
Holiday Inn - Bismarck, ND

Commercial Paper & SAP Codes

The President signed the bill which changes the lender yield beginning on January 1, 2000 to a formula which uses the commercial paper rate as opposed to a 91-day T-Bill rate. Below is information received from the Department of Education's Office of Student Financial Assistance announcing the new special allowance codes. When seeking information on commercial paper, the following web site www.federalreserve.gov/releases/CP is most helpful.

DECEMBER 1999

The Higher Education Act of 1965 was recently amended to change the method of calculating special allowance for loans **first** disbursed on/after January 1, 2000. The calculation will now use the 3-month commercial paper rate. This resulted in a modification to the Special Allowance (SAP) codes that are used in the Lender's Interest & Special Allowance Request & Report (ED Form 799). Beginning with the ED Form 799 for the quarter ending March 2000, you will be required to use the following SAP codes (in addition to the existing codes):

- **STAFFORD SUB/UNSUBSIDIZED FIRST DISBURSED ON/OR AFTER JANUARY 1, 2000 AND BEFORE JULY 1, 2003**

SAP CODE	LOAN STATUS
CA	IN-SCHOOL, GRACE AND DEFERMENT

- **STAFFORD SUB/UNSUBSIDIZED FIRST DISBURSED ON/OR AFTER JANUARY 1, 2000 AND BEFORE JULY 1, 2003**

SAP CODE	LOAN STATUS
CB	IN REPAYMENT OR FORBEARANCE

- **CONSOLIDATION LOANS FOR APPLICATIONS RECEIVED ON/OR AFTER JANUARY 1, 2000 AND BEFORE JULY 1, 2003**

SAP CODE	LOAN STATUS
CC	N/A

- **PLUS LOANS FIRST DISBURSED ON/OR AFTER JANUARY 1, 2000 AND BEFORE JULY 1, 2003**

SAP CODE	LOAN STATUS
CD	N/A

Please note that there has been no change to loans disbursed with tax-exempt funds. You should continue to report these loans using the existing SAP codes. If you have any questions, please call us at (202) 708-9776 or e-mail at OSFA_LR@ed.gov.

HECN Student Information Systems Report

Normally, I just like to write an article that gets to the point and then finishes up. However, as I sit here today, I realize that the article I'm writing now will be the first of the new millennium and if you are able to read this today, you have survived the crossing to it.

Since I'm writing this in 1999, I don't know yet how we fared moving ahead to the next century. Hopefully, it has all gone well.

Since the semester has started late, you are probably not fully settled in the new term yet and third-week data has not been done at this time. I'd like to take a little time and just walk through the various sections of the program that produces the third-week reports (it is referred to as jcl RG905). My comments below address how to complete the parameters for running this jcl and also discuss some of the selection criteria.

During third-week reporting, always use an "N" in the field that asks about using professional application data.

Program USSRG580 is available to record enrollments on the master catalog file at the critical third-week reporting time. It would be my suggestion that you run this portion of the program on the official third-week reporting day. Then, the next time you print the master catalog, an entry will be reflected concerning the enrollment in that course for the most recent term. That will only happen, however, if you run this step in the jcl.

Program USSRG610 should be run only on the official third-week reporting day. This portion of the jcl RG905 will update the eligibility to register field-based on enrollment in the term. If a student had a term to enter of the current term and did not enroll, the ER in that field would be changed by this program to DR. If a student was registered last term and did not re-enroll for this term, the ER in the eligibility field would be set to a blank by this step in the jcl if you opt to run this step.

Program USSRG570 must be run on the official third-week reporting day. This part of the jcl will create a history tape which can be used at any point in the future to recreate these reports based on the enrollment as of the official third-week reporting day.

Program USSRG520 contains space to enter what your institution considers to be full-time, an undergraduate full-time equivalency divisor, and a graduate full-time equivalency divisor. These numbers may vary from campus to campus, but I believe that a general rule has been to say 16 credits for full-time (logic says the average full-time credit load is 16), 12 for full-time equivalency for undergraduates, and 9 for full-time equivalency for graduate students. These are not hard and fast rules, but rather general guidelines.

Program USSRG530 reports headcounts by College/Major/Class/Sex and may be adjusted to report: a) students as a headcount in each institutional unit and major/minor combination, b) a headcount in only one institutional unit and major combination, and c) a headcount in only one institutional unit and minor combination.

Program USSRG540 reports headcounts by county and state. This report uses the information in the student's address lines on the name/address side of the system. It is possible to prioritize the address selection criteria but for this report generally the priority for selection would be PARENT, HOME, LOCAL and then an institutional preference for the final three addresses (BILLING, REMIT, and ORDER).

Program USSRG550, USSRG560, and USSRG620 do not have any options for reporting and simply list statistics by term for your current term's enrollment.

Program USSRG600, the report that provides term data for federal reporting, asks that you enter CIP codes to segregate the term's enrollment by these CIP divisions. Questions concerning this portion of the report may be directed to me.

Program USSRG585 requests a high school graduation date and is using that date to select students for this report. The report will identify any student who has graduated from high school within one year of the date entered.

Good luck with third-week reporting. Hope you found something in this article that might help you with this important function of your office.

*Charles Fjeld
Admissions/Registrar State Trainer*